

107 Fig. 1

15

Please sign below and return this card to allow to electronically debit your account for the \$20.00 fee explained on the attached statement.

Name _____

*Signature _____

Thank you for shopping at _____!

0000002 0000022

200109043441249



MICHELLE C.
N MORGAN ST
RUSHVILLE IN 46173-1230



200109043441249

FIRST CLASS
PRESORT
U.S. Postage
PAID
PERMIT # 559
MN 55

Attn: Retail Accounting
PO Box
MN 55

55

11

22

30

606

25

35

21

602

28

27

29

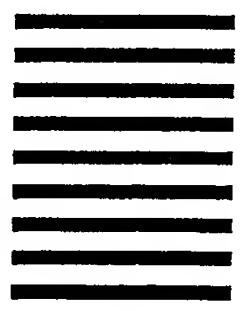
54

48

40

105

11
2



Attn: Retail Accounting

80

20

10

POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL
FIRST-CLASS MAIL • PERMIT : MINNEAPOLIS MN

48

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

28



110

SAMPLE A SAMPLE
1234 ANY STREET
ANYCITY US 12345

22

70

18

25

90

75

28

27

21

29

95

Dear [Primary Addressee],

We recently received notification that your check number [Check Number] for [Check Amount], used for purchase in our store, was returned unpaid. After sending it through again, we are happy to report that the funds were in your account for payment. We would like to notify you of your obligation of a [Service Fee Amount] service fee for this return check. At the [Business] cash register it is noted that any checks returned are accountable for a service charge. By simply signing the attached postage-paid postcard and dropping it in the mail, you are authorizing us to electronically withdraw this fee from your bank account. By doing so you are fulfilling your obligation. If you do not wish to use the attached postage-free card, you may mail us a check for [Service Fee Amount]. Please include the attached card with your payment and mail it to the address below. We value you as a customer and would like to keep you in good standing with our stores. We appreciate your business and hope to see you soon.

M.P. [Business]

42b

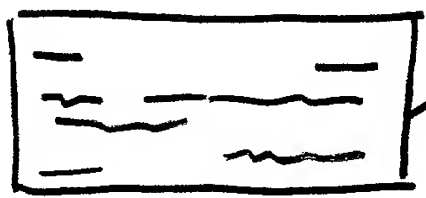
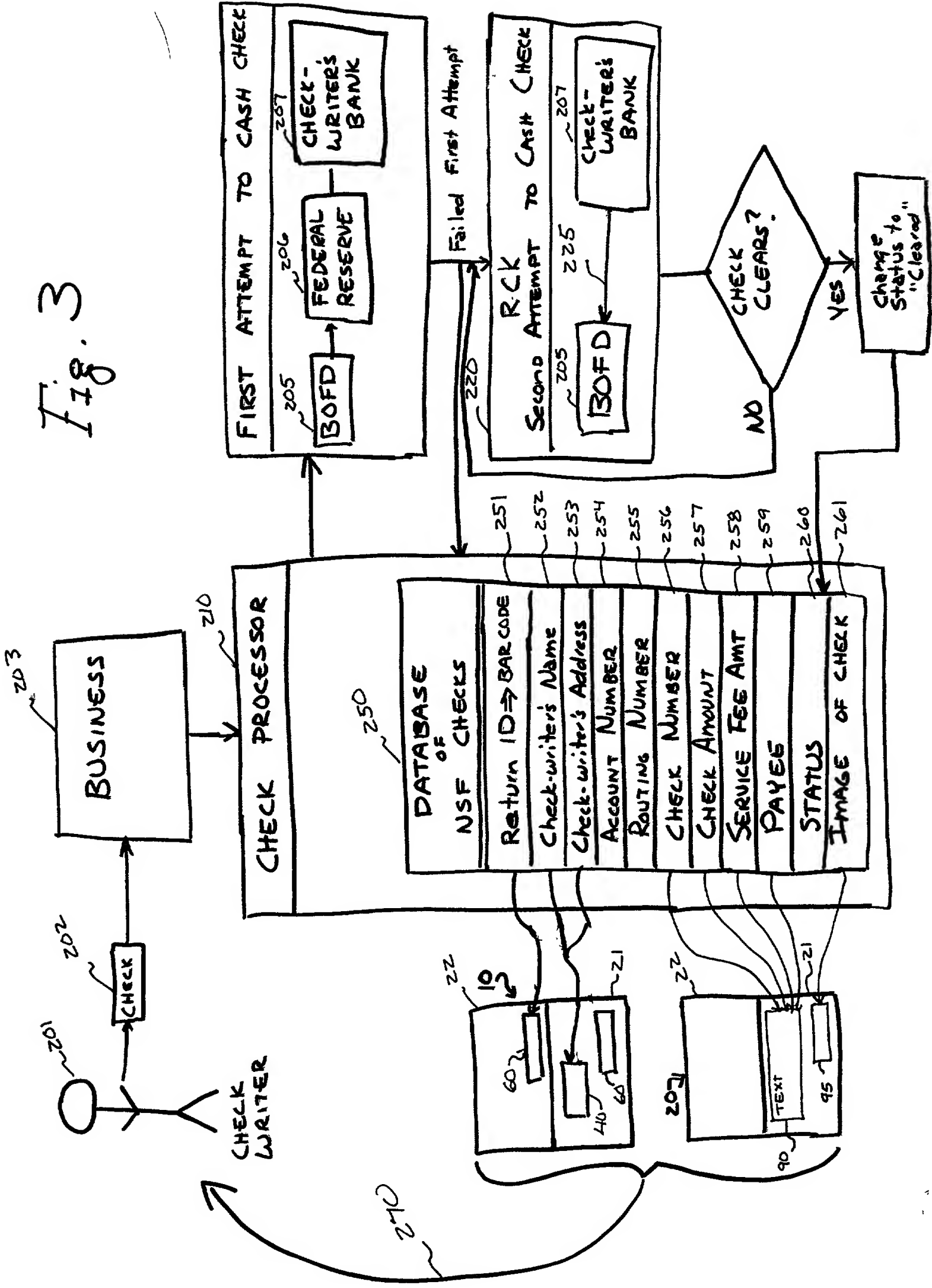
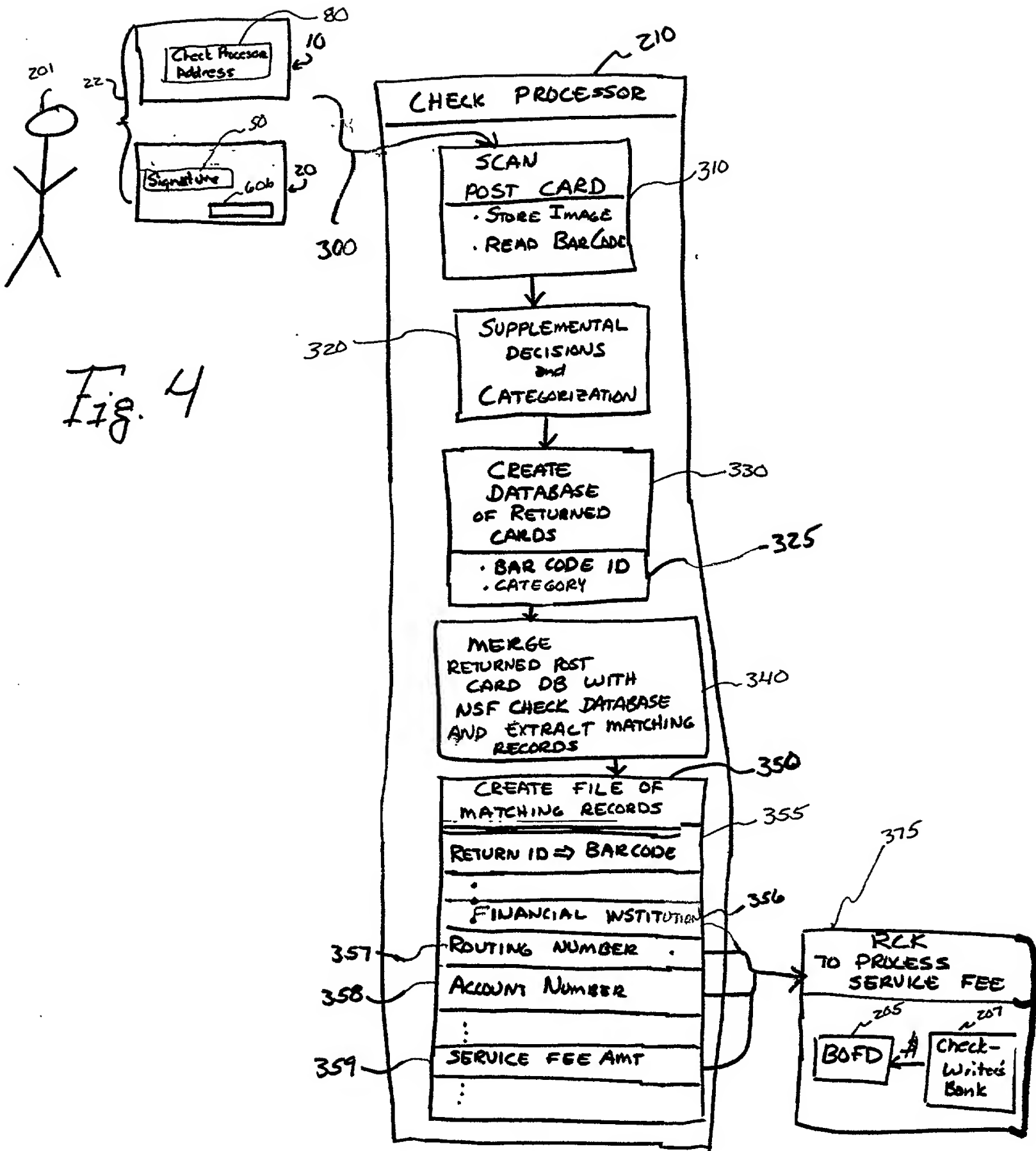


Fig. 2

Fig. 3





Printed on 07/20/01 11:00 AM
Account: XXXXX-F
Date Range: 7/1/01 - 9/30/01

DPC Service Fee Activity Report

Fig. 5

The DPC Service Fee Activity Report allows you to view all activity related to the DPC Service Fee product within a given date range. This report is different from the DPC Performance Report in that the query fields are tied to the date range and not specifically to the cards sent during that date range. This report can be generated by store.

DPC ACTIVITY REPORT									
Account: XXXXX-F									
Date Range: 7/1/01 - 9/30/01									
Category	DPC Sent		DPC received		Undeliverable		Checks/Money Received		
Totals	#:	3825	#:	1632	#:	131	#:	361	
	\$:	\$78,590.00	\$:	\$33,450.00	\$:	\$2,650.00	\$:	\$7,460.00	
Service Fee 1st									
Presentments									
Cleared									
#:	1141	#:	1017	#:	0	#:	0		
\$:	\$23,360.00	\$:	\$20,825.00	\$:	\$0.00	\$:	\$0.00		
Service Fee 2nd									
Presentments									
Cleared									
#:	0	#:	0	#:	0	#:	0		
\$:	\$0.00	\$:	\$0.00	\$:	\$0.00	\$:	\$0.00		
Summary of Funds									
Received	1378	\$28,235.00							

- A RCK Items that clear and are eligible for Double PostCard mailing.
- B Total Double PostCards received from consumers to date.
- C Items that return undeliverable (Inaccurate mailing address, customer info, etc).
- D Total checks and money received from Double PostCard mailing.
- E Electronic service fees initiated.
- F Cleared service fee presentments.
- G Electronic service fees initiated a second time.
- H Cleared second presentments.
- I A snapshot summary of DPC Service Fee performance.

SECRET

DPC Service Fee Performance Report

Customized Payment Solutions

SOLUTRAAN
DPC SERVICE XSE PERFORMANCE REPORT
Account: A555555
Printed: 2/7/2001 2:41:28 PM
Page: 1 of 1

Printed: 2/7/2001 2:41:28 PM

Page 1 of 1

Tracking Category	Total DPC Sent Returns	Total DPC Received	Undeliverable	Checks/Money Received	ACH Service Fee Presented	2nd Representments	ACH Returned
TOTALS	37,079 # \$761,005.00	9,502 # \$192,850.00	968 # \$19,855.00	2,888 # \$52,470.00	Presented # \$120,615.00 % of total # 18.0% % of total \$ 18.0%	Represented # \$0.00 % of total # 0.00% % of total \$ 0.00%	454 # \$9,180.00
		% of total # 25.6% % of total \$ 25.3%	% of total # 2.5% % of total \$ 2.0%	% of total # 7.0% % of total \$ 6.9%			
					Cleared # \$104,605.00 % of 1st pres. # 65.6% % of 1st pres. \$ 88.7%	Cleared # \$0.00 % of 2nd repr. # 0.0% % of 2nd repr. \$ 0.0%	% of Total SF 7.6% 7.6%

The DPC Performance Report lists the number of postcards mailed in a given date range and tracks response rates. This information is broken out into undeliverables, checks/money received, and signatures received. The report goes further to provide the number of dollars collected for those consumers who have authorized direct debit from their accounts.

Summary		
Total DPC Sent	37,078	\$761,005.00
Total ACH Service Fees	5948	\$120,515.00
Total Cleared	5,149	\$104,505.00
Pending Cleared	346	\$8,830.00
Returned	454	\$9,160.00
as a % of non-pending	8.1%	0.1%
Clear Rate:	85.6% (8)	86.7% (8)

- A** RCK items that clear and are eligible for Double PostCard mailing.
- B** Total Double PostCards received from consumers to date.
- C** Items that return undeliverable (Inaccurate mailing address, customer info, etc).
- D** Total checks and money received from Double PostCard mailing.
- E** DPC received with signature authorizing electronic debit.
- F** NSF returns eligible for second presentment.
- G** Unsuccessful ACH transactions.
- H** A snapshot summary of DPC Service Fee performance.

SOLUTRAN
S.

Customized Payment Solutions

DPC Service Fee Aging Report

Fig. 7

DPC SERVICE FEE AGING REPORT									
Account: XXXXX-F									
Date Range: 7/1/01 - 9/30/01									
Issue Date	Total DPC sent	0-30 days	31-60 days	61-90 days	91-180 days	>181 days	Total Collected		
07/03/2001	369	\$7,545.00	78	\$1,605.00	6	\$160.00	0	\$0.00	\$2,105.00
07/10/2001	310	\$6,390.00	78	\$1,610.00	3	\$60.00	0	\$0.00	\$2,205.00
07/17/2001	308	\$6,340.00	76	\$1,565.00	3	\$65.00	0	\$0.00	\$1,980.00
07/24/2001	344	\$7,000.00	91	\$1,865.00	3	\$60.00	0	\$0.00	\$2,250.00
Month total	1331	\$27,265.00	323	\$6,645.00	17	\$345.00	0	\$0.00	\$8,340.00
08/01/2001	287	\$5,880.00	79	\$1,595.00	0	\$0.00	0	\$0.00	\$2,040.00
08/07/2001	294	\$6,050.00	85	\$1,765.00	0	\$0.00	0	\$0.00	\$2,120.00
08/14/2001	350	\$7,180.00	100	\$2,035.00	0	\$0.00	0	\$0.00	\$2,305.00
08/21/2001	255	\$5,220.00	76	\$1,530.00	0	\$0.00	0	\$0.00	\$1,740.00
08/28/2001	282	\$5,815.00	57	\$1,155.00	0	\$0.00	0	\$0.00	\$1,155.00
Month total	1468	\$30,145.00	397	\$8,100.00	0	\$0.00	0	\$0.00	\$9,360.00
09/05/2001	265	\$5,480.00	47	\$965.00	0	\$0.00	0	\$0.00	\$965.00
09/11/2001	257	\$5,320.00	34	\$700.00	0	\$0.00	0	\$0.00	\$700.00
09/18/2001	233	\$4,800.00	10	\$205.00	0	\$0.00	0	\$0.00	\$205.00
09/25/2001	271	\$5,580.00	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Month total	1026	\$21,180.00	91	\$1,870.00	0	\$0.00	0	\$0.00	\$1,870.00

- Ⓐ The date the Double PostCards were Issued.
 - Ⓑ The total number of Double PostCards sent and the corresponding dollar value of the services fees.
 - Ⓒ The total number of Double PostCards sent and the dollar amount collected within the given time frame.
 - Ⓓ A summary of the total DPC items and dollars collected.
- The DPC Service Fee Aging Report is designed to show you when you are receiving the service fee revenue on the double postcards generated by Solutran. The report provides a summary field at each new month for total postcards sent and service fee revenue dollars received.